

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robin J. McNeely  
 Debtor

Case No. 15-18029-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Cathleen  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db +Robin J. McNeely, 8689 Cascade Road, Breinigsville, PA 18031-1562  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13721374 BANK OF AMERICA, N.A., P.O. Box 31785, Tampa, FL 33631-3785  
 13803898 CH Hospital, P.O. Box 826348, Philadelphia, PA 19182-6348  
 13803899 +CHS Professional, 2775 Schoenersville Road, Bethlehem, PA 18017-7394  
 13803897 Cedar Creek Farm Condominium Associates, 3140 B Tilghman Street, Suite 322,  
 Allentown, PA 18104  
 13628774 +Fidelity Investments Institutional, Operations Company, Inc, 82 Devonshire Street,  
 Boston, MA 02109-3605  
 13803900 Health Network Laboratories, 401 N. 17th Street, Suite 108, Allentown, PA 18104-5049  
 13628776 KML Law Group, P.C., 6701 Market Street, Ste 5000, Philadelphia, PA 19106  
 13628778 Lehigh Valley FCU, P.O. Box 4519, Carol Stream, IL 60197-4519  
 13628779 +Lehigh Valley Health Network, 2100 Mack Blvd, 4th Floor, Allentown, PA 18103-5622  
 13628781 +Michelle DeWald, 1683 Broadhead Court, Bethlehem, PA 18015-5517  
 13655699 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 13631715 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366  
 13722468 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 13628783 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13803901 Progressive Physician, 1648 Hamilton Street, Suite 2, Allentown, PA 18102-5054  
 13803902 Rothrock Nissan Dodge, RR 22, Allentown, PA 18104-9804  
 13803903 St. Luke's Endocrinology, 3701 Corporate Parkway, Suite 130B, Center Valley, PA 18034-8230  
 13628784 St. Luke's Hospital Bethlehem Campus, Lockbox #8187, P.O. Box 8500,  
 Philadelphia, PA 19178-8187  
 13803904 St. Luke's Neurology Associates, 1417 8th Avenue, Bethlehem, PA 18018-2256  
 13803905 St. Luke's Perinatology, 1837 W. Linden Street, Allentown, PA 18104-5633  
 13803906 St. Luke's Physician Group, P.O. Box 2587, Salt Lake City, UT 84110-2587  
 13803907 St. Luke's University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000  
 13803908 Total Family Health, 3050 Hamilton Blvd., Suite 100, Allentown, PA 18103-3691  
 13803909 Verizon, P.O. Box 4003, Acworth, GA 30101-9004  
 13803910 West End Associates, 8689 Cascade Road, Breinigsville, PA 18031-1562

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Jan 21 2017 01:48:00 DAVID ALAN EISENBERG,  
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951  
 smg +E-mail/Text: robertsl2@dnb.com Jan 21 2017 01:59:36 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Jan 21 2017 01:59:06  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 21 2017 01:59:43 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13628768 EDI: RMSC.COM Jan 21 2017 01:48:00 Ashley Furniture/Synchrony Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 13628769 EDI: BANKAMER.COM Jan 21 2017 01:48:00 Bank Of America, P.O. Box 982235,  
 El Paso, TX 79998-2235  
 13628770 EDI: HFC.COM Jan 21 2017 01:48:00 Best Buy, P.O. Box 30253,  
 Salt Lake City, UT 84130-0253  
 13628771 +EDI: WFNNB.COM Jan 21 2017 01:48:00 Bonton, 3100 Easton Square Place,  
 Columbus, OH 43219-6232  
 13700795 EDI: BL-BECKET.COM Jan 21 2017 01:49:00 Capital One, N.A., c o Becket and Lee LLP,  
 PO Box 3001, Malvern, PA 19355-0701  
 13628772 EDI: RMSC.COM Jan 21 2017 01:48:00 Care Credit/ Synchrony Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 13628773 EDI: DISCOVER.COM Jan 21 2017 01:48:00 Discover, P.O. Box 15316,  
 Wilmington, DE 84198-5000  
 13641490 EDI: DISCOVER.COM Jan 21 2017 01:48:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13628775 EDI: RMSC.COM Jan 21 2017 01:48:00 JC Penny, P.O. Box 965007, Orlando, FL 32896-5007  
 13628777 +EDI: CBSKOHL.COM Jan 21 2017 01:48:00 Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115  
 13628780 EDI: TSY2.COM Jan 21 2017 01:48:00 Macy's, P.O. Box 8218, Mason, OH 45040-8218  
 13628782 EDI: WFNNB.COM Jan 21 2017 01:48:00 New York & Co/Comenity, P.O. Box 659728,  
 San Antonio, TX 78265-9728  
 13690504 EDI: PRA.COM Jan 21 2017 01:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13679111 EDI: Q3G.COM Jan 21 2017 01:49:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13641794 EDI: RECOVERYCORP.COM Jan 21 2017 01:48:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0313-4

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Form ID: 318

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Total Noticed: 51

Date Rcvd: Jan 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13723048 +E-mail/Text: bncmail@w-legal.com Jan 21 2017 01:59:34 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13628785 EDI: WTRNBANK.COM Jan 21 2017 01:48:00 Target, P.O. Box 660170, Dallas, TX 75266-0170  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

ANDREW J. SHAW on behalf of Debtor Robin J. McNeely ashaw@goodmanshaw.com  
DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Robin J. McNeely</b>	Social Security number or ITIN	<b>xxx-xx-3655</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-18029-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robin J. McNeely  
aka Robin Joy McNeely

1/20/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**